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Transmitted herewith for filing is the patent application

Inventor: Jeff SPALDING

For: SYSTEM AND METHOD FOR SECURING TRANSACTIONS
BETWEEN BUYER AND CREDIT AUTHORIZER

Please note the following:

- ☒ Patent Application: 21 pages, 17 claims are enclosed.
- ☒ 7 sheets of drawings are enclosed.
- ☒ The suggested drawing figure to be published is FIG. 4.
- ☒ Citation Under 37 CFR 1.97 and PTO-1449 is enclosed.
- ☒ Applicant qualifies as a small entity under 37 CFR §§1.19 and 1.27.
- ☒ Assignee info:
Name: Far Soft, Inc.
Address: 4500 Eden Woods Circle
Orlando, Florida 32810
State of Incorporation: Florida

The Declaration and Filing Fee are **NOT ENCLOSED**.

- ☒ Name, Address and Citizenship of Inventor(s) is as follows:

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PLEASE ADDRESS ALL CORRESPONDENCE TO ATTORNEY OF RECORD

Date: April 18, 2001

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